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ABSTRACT

A discussion of the structure of higher education finance begins by establishing a framework for examining the flow of money between and among three parties: students (consumers), institutions (producers), and governments (sponsors). The financial flows between these parties are charted, and the use of the model to describe differences in the funding structures of different higher education systems is illustrated with the Netherlands and United States given as examples. Possibilities for the omission of one or more of the interrelationships between parties are examined. Criteria for judging funding structures are sought in institutional policy issues and stated goals. It is concluded that topics of current interest that may be helpful in bringing about changes in higher education funding include increasing participation, limiting costs, shifting attention from retention rate to success rate, the term of enrollment, and investment in the national knowledge infrastructure. 16 references. (MSE)

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AN INVESTIGATION INTO THE STRUCTURE OF HIGHER EDUCATION FUNDING

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ABSTRACT

Who pays whom for what is a fundamental question in the structure of higher education funding.
The present paper starts with the construction of a frame of reference to describe the parties involved in higher education, the flows of money between them and their relations. The usefulness of this frame will be shown by projecting some existing financing systems and by describing current changes in financing systems.
In order to judge a certain financing system one needs criterions. These criterions shall be defined in terms of goals, results and costs. They differ for each of the parties involved in higher education. They will be treated in relation to the structure of the financial flows.

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1. INTRODUCTION

Expenses in higher education can be divided into two categories: costs made by the institution to provide education and costs of living of their students. Who pays whom for what is a fundamental question in the funding system in higher education.
Total costs of higher education are influenced by the number of students. In the last decades almost every government throughout the world has wanted to increase participation in higher education. Many governments have another important goal in their policy, i.e. cutting public expenditure.
Examples of such cuts in Canada are given by Darling, England, Lang and Lopers-Sweetman (1989), in the United States by Dennison (1987) and by Hansen and Stampen (1988a, 1988b) and in the Netherlands by Brons (1989a, 1989b).
For the Dutch case Brons (1989b) described various methods applied by the government to increase the number of freshmen within certain budgetary constraints.

We shall start with two fundamental questions: which flows of money (can) exist between the parties involved in higher education? What is (or can be) the direction of these flows and which relations (can) exist between these flows?
A frame of reference to describe the flows between the parties involved is presented below. Next an analysis of possible structures in these flows will be presented. Finally the possibilities to judge these structures will be investigated.

2. A FRAME OF REFERENCE TO DESCRIBE THE STRUCTURE OF HIGHER EDUCATION FUNDING

For the purpose of this paper we distinguish three parties involved in higher education. These parties may have conflicting goals and interests. Because of the organization of the flows of money a frame of reference is more useful than the description of a system with one goal and interacting elements. Such a frame of reference has arlready been used by Brons (1989b).
The parties involved in higher education are:

- students, the main consumers of educational services;
- institutions of higher education, the main producers of educational services and research;
- the government, an important sponsor of higher education at present.

Referring to these parties in terms of consumers, producers and sponsors has been adopted from Hoeksema (1989).
The producers are institutions for higher education, i.e. universities, colleges, research institutions, institutions for higher vocational education etc. For reasons of convenience the U of "university" is used to indicate the above institutions in the formulas in this paper. The number of institutions is indicated by the letter j.
Students will be indicated by the letter S, the number of students by the letter i. Note that students are primarily consumers of educational

services, not of research. It would be interesting to reflect on the question of who the consumers of research are, but this paper shall concentrate on educational services.
Governments will be indicated by the letter G. In many countries (for instance in the Netherlands) the national government is involved. In some other countries (for instance the United States of America, Australia, Germany) at least two governmental levels exist (federal level and state level). The letter l shall be used for the number of governments.

The environment - in which every party operates - is indicated by the letter E.

Relations between parties shall be indicated by two letters, for instance GS stands for the relation government/student. Since our interest is in money flows, this relation is expressed in terms of money. These relations can be rather complex, because of the existence of subflows within the flows (e.g. loans and grants in GS).

The money flow from the government to the institutions for higher education (GU) can be organised through an intermediary organization (I). Money for research is often allocated in this way. The number of intermediary organizations is indicated by the letter k.

Figure 1 shows the parties concerned and their respective relations.

A flow of money goes from the party indicated by the first letter to the party indicated by the second letter. So

$$GU = -UG$$

An equation can be formulated for every party for a certain period. First we must define the state of the party. In our financial framework we can restrict this state to the capital C (debts are negative capital). For a student the equation between point of time t and point of time t+1 is

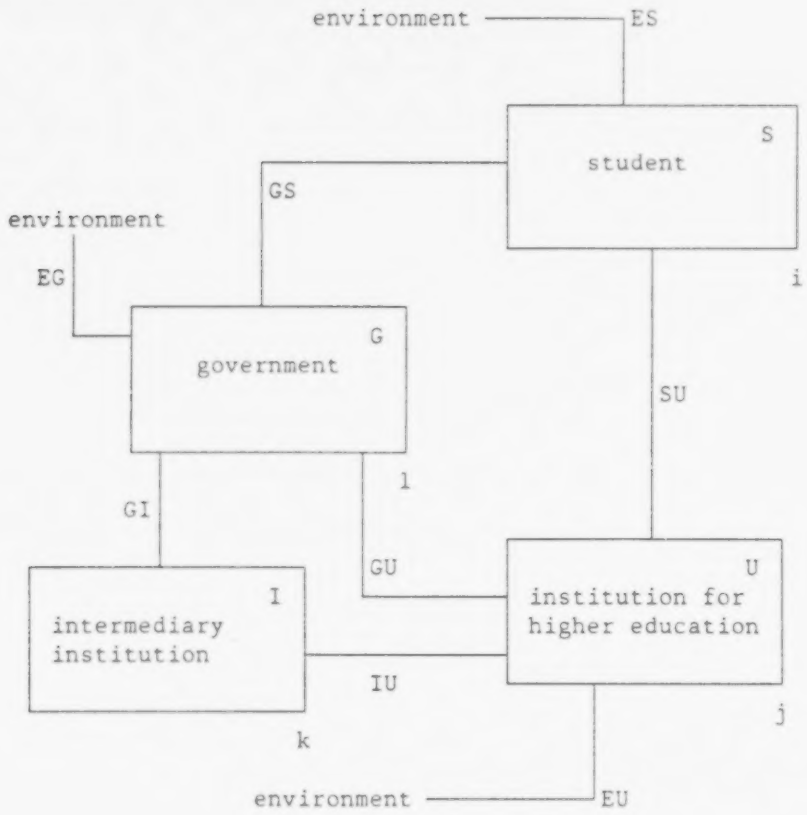
$$C_S(t+1) - C_S(t) = GS(T) + ES(T) - SU(T)$$

where T means the period from t to t+1.

ES(T) contains different elements like (negative!) cost of living, gifts from parents, salaries and bank loans.

The equations for G, I en U are similar, on the understanding that all relevant students and/or all relevant institutions have to be added up.

Figure 1. The parties involved in higher education and the financial flows between them.



3. EMPIRICAL DIFFERENCES IN STRUCTURES OF FUNDING SYSTEMS

Figure 1 can be used to describe funding systems, both theoretical systems and systems that exist in a certain country at a certain time. An example of the latter is the description by Brons (1989b) of the Dutch system. Brons presents the relevant data for 1988, but also the attempts made over the last decades by successive Dutch governments to increase participation in higher education within certain budgetary constraints.

Total governmental costs in period T can be presented in the formula

$$\sum_{i} GS + \sum_{j} GU + \sum_{k} GI$$

where i indicates the number of students, j the number of institutions for higher education and k the number of intermediary institutions. At a first glance, costs can be decreased by decreasing i, GS, j and/or GU. Brons showed that the Dutch government examined all options more or

less successfully over the last years. (i: financial effects of growing restrictions on the years of study and of the term of enrolment, GS: changing the system of student aid, j: selective retrenchments, GU: changing the complex formula-funding of universities.)

Hansen e.a. (1988a, 1988b) present developments in some aspects of the funding system in the United States of America. They relate the total amount Σ GS + Σ GU per student to the GNP (gross national product) per member of the CLF (civilian labour force). Hansen e.a. show the balance between this ratio (which they call "quality") and the participation rate. Compared with the Dutch story of Brons (1988b) an interesting difference is that in the Dutch case there is only one government, while in the United States we must distinguish between federal government and state governments. According to the American constitution the states are responsible for higher education, which means they pay the public universities (GU). The federal government sponsors research agencies (GI) and student aid (GS), the reason being respectively the strategic importance of research for the country and "the war against poverty" for student aid.
In the early eighties the Americans discovered the poor quality of education, so they decided to improve it, which meant increasing costs. The states decided that this increased cost should be paid for by the students (more tuition and fees). In the long run this has meant federal funding of universities through the student aid system!
Taylor (1989) described recent developments in Australia, where following a report of 'the Murray Committee' it was decided that the federation should be responsible for funding higher education.

Finding systematic data to compare existing systems of different countries is not very easy. When international comparisons are made only few of the relations are quantified. For instance a forthcoming study of the OECD (1989) presents data of annual expenditure per institution, per student for several countries, sources of income for the institutions and student aid per student. With these data it is possible to reconstruct GS, SU, GU and EU. The same kind of data are presented in two recent studies on student aid (De Jager 1988, DES 1988), but the data are conflicting in some respects. For instance: according to the OECD study there are more countries where students have to pay a fee to the university (SU) than according to De Jager.
When somebody wishes to compare developments in time of funding systems in different countries, he will encounter tremendous problems to get comparable data!

4. AN ANALYSIS OF THEORETICAL POSSIBILITIES TO CHANGE THE STRUCTURE OF THE FUNDING SYSTEM

For an analysis of the theoretical possibilities to construct a funding system, a first approach is to omit certain flows in figure 1. The analysis will be restricted to the omission of the relations GS, GU, SU and combinations of them. Omitting any flow to the environment E is not realistic and an extensive study of the flows to and from the intermediary institutions is beyond the scope of this paper. We shall present the analysis below and elaborate on some less radical solutions than

the omission of complete flows.

One of the most simple possibilities is to omit SU (fee and tuition). No charge for education is the policy statement behind this structure. As a consequence the flow GU (the results of the allocation system) must be sufficient to fund the institution for higher education.

An interesting point is that the relation GU (the allocation system) is often presented in two steps. The first step is a statement by the government on the costs of the institution for higher education. The second step is to decide which part of this amount should be funded by the government and which part by the students. Allocation systems are often implicitly restricted to the first step (see for instance Brons 1989a and Jones 1984). To understand the complete system it is necessary to know that for instance in the Dutch case SU is by law 16 % of the result of the allocation system per student, and in the American case about 30 % (statistical result of decisions of about 50 state-governments) for the public universities.

Another simple possibility is to omit GS (student aid). This was reality in many countries 30 or 40 years ago and it still is in several countries not mentioned in this paper. In general countries like the Netherlands and the United States of America introduced student aid to open universities to the lower classes. Social and political developments in many other countries have been quite different since world war II.
Speaking of student aid it is useful to distinguish between grants and loans. Loans are a minimal condition to open universities to the lower classes. When grants are introduced, income is transferred from tax payers to future university graduates. Student aid systems mostly started with grants for children from the lower classes. At least in the Netherlands and in the United States there was a trend to increase the number of students entitled to grants, and to increase the average amount of the grant. Over the last years governments have not continued this trend by freezing (DES 1988) or decreasing (Brons 1989b) grants and at the same time introducing new loans.
Both students and institutions for higher education fear that this new governmental policy will have a negative effect on participation in higher education. By applying the human capital theory it can be shown that student loans (costs of living included) are a very good investment. The English government states in a white paper (DES 1988, p. 40) that the rate of return of this investment for the student is about 25 %. For the Dutch situation Ridder (1989, p. 208) estimates this rate of return at about 9 %, still much more than the net interest on a bank-account.
But in spite of the human capital theory many people think that replacing grants by loans means a higher threshold for the lower classes.

Omitting the flow GU is a very drastic step in increasing institutional autonomy. The Dutch minister of education and science (MO&W 1988) proposed a complex voucher system with the intention of giving students some power over universities. So a new balance can develop and the government can step back. Brons (1989b) describes some of the criticism on this proposal and the slow progress in developing an alternative.
In the discussion following the ministerial proposal the step of omitting

GU was suggested by De Groot (1988) and by Florax and Koelman (1988). In their opinion government money for higher education should flow through the student aid GS and the fee and tuition SU. The institutions are free to decide on the height of the fee and tuition and there is a limited right (about six years full-time) for each young citizen to quite a high amount of student aid, generally covering cost of living and fee and tuition.
This suggestion is very futuristic: it is unthinkable that a government should want to grant so much autonomy to the institutions and it is also unthinkable that the institutions should wish to become so dependant of the favour of their students. Even in the United States this dependance on students does not exist: private universities get a lot of money in the form of donations from rich people and alumni.
Still, the suggestion is a very interesting one. The very drastic change in the funding structure it implies, is an eye-opener for people concerned daily with minor changes in an allocation formula that determines the flow GU!

So far the omission of one relation has been analysed. Let us now investigate the omission of two flows at the same time.

Omitting both GU and SU is only realistic if there is a very rich sponsor of the institution. This will probably only occur when there is a close relation between the institution and the sponsor (in-house training in a company, the training for a specific religious order). It is doubtful whether such an institution is very popular with a large number of freshmen.

Omitting GS and SU (no student aid and no fee and tuition) means an end to the policy to stimulate young people from the lower classes to participate in higher education and it means institutions are more dependant on the government.
An interesting possibility is not to omit SU, but to make SU negative. This means that the flow of money to the institutions (GU) must be enough to enable them to pay student aid. The government thus decentralizes part of its "social welfare" function.

When a government really wishes to step back, it leaves higher education to the market. In that case the flows GS and GU are omitted. As a consequence fee and tuition SU must be very high.
Earlier in this chapter we mentioned that for an individual the return on the investment in higher education is very high. The rates quoted from DES (1988) and Ridder (1989) were personal rates, which implies that a part of total costs is paid by others. They also present social rates of return, in which all costs are considered. DES (1988, p. 40) mentions a social rate of about 7 % and Ridder (1989, p. 208) about 5 %. This means that studying is still an attractive investment in England when all costs have to be paid by the consumers themselves and for the Netherlands it is important to find cheap loans.
As mentioned before, these human capital calculations are only part of the possible considerations in deciding whether or not to study.

The last theoretical possibility is to skip all financial flows between the parties. That is of course the end of our frame of reference, which is why we will not discuss it in this paper. Moreover, it does not seem very realistic anyway.

5. THE SEARCH FOR CRITERIA TO JUDGE FUNDING STRUCTURES

In order to judge a funding system we need criteria. These criteria can be expressed in terms of efficiency and effectivity. It goes without saying that these terms need to be carefully defined before use. It is important to distinguish at least goals, results and costs.

As long as only results and costs are considered ("efficiency"), it is conceptually quite simple to make an analysis, but in the actual practice we will encounter many problems in defining and measuring them.
When goals are part of an analysis, the question "whose goal" becomes relevant. In our frame of reference at least three parties (students, institution and government) are introduced and it is obvious that their goals do not always coincide.
Another interesting aspect is the variation of goals in time. For instance today governments in almost all European countries aim at mastering the total governmental budget. That was not such an important issue fifteen years ago. The growing importance of this goal did have enormous consequences for the level and the structure of higher education funding.
Another change is the recent attention for quality and excellence.

The different goals of the parties involved and their variation in time will make it necessary to consider them jointly. Judging the funding structure must be done from the point of view of the parties involved, after which we can try to integrate the separate conclusions.

In order to find possible criteria we can listen in on actual policy discussions on higher education and we can read literature in this field. We will finds goals or indications of goals on topics like:

- participation and accessability
- lowering costs
- improving quality
- tuning in with the labour market
- increasing curricular flexibility
- retention and drop-out
- success rate
- term of enrolment
- maintaining and improving the national knowledge infrastructure.

For each of these topics we have to consider two things:
- the goal of each of the parties involved with respect to this topic (not all topics are relevant for all parties);
- possible changes of direction in the funding structure in order to fit the goals.

The first two topics, **participation and accessability** and **lowering costs** got a lot of attention in Brons (1989b) and in the foregoing chapters of this paper.

As Brons (1989a, p. 76) stated at the 1987 EAIR-Forum in Enschede, we must be very careful in translating the goal **improving the quality** of education and research into the funding system. All parties concerned will of course endorse this goal, as long as there is talk of optimising activities within the institutions for higher education. The very moment somebody like Hansen e.a. (1988a, 1988b) states that improving the quality means increasing the flows GU and/or SU, government and/or the students start hesitating!

Tuning in with the labour market is a very difficult goal, mostly brought forward by a government. Frequent fluctuations on the labour market however make it an unreliable factor in the choice of a particular university program. So both the planning activities of a government and the sum of individual choices of students can cause a wave in time with sometimes too many graduates and sometimes not enough.
The difficulties in predicting labour market trends in four to six years time lead to the conclusion that it is very unwise to use the labour market as a reason to influence funding.

Increasing curricular flexibility is another popular topic in discussions on higher education. This discussion is being held by all parties, but a balance of advantages and dangers has not yet been found. <u>At least today</u> this topic is not relevant for the funding structure.

Interesting topics are **retention and drop-out** and the **success rate**. In many countries the flow GU is determined by the number of enrolled students, which makes it very important for a university to keep its students for several years running and to avoid or postpone dropouts.
On the other hand the best policy both for the government and for the student, is leaving the university early, the moment it becomes clear that a student will not be able to obtain a degree.
One way to find a solution for this dilemma is to make GU dependent on the number of degrees or on the success rate. This is an incentive for the institution to focus on success rates instead of unselective retention. This solution is implemented in the Dutch allocation model PGM (Brons, 1989a, p. 66). Another solution is to make the student more responsible for his own chances by increasing tuition SU. If a student gets his/her degree, the government can convert his/her student loan into a grant.

Brons (1989b) analyzed the topic **term of enrolment** in relation to lowering costs as a governmental goal. Another governmental goal can be maximizing the time people can be productive on the labour market.
From the point of view of an institution for higher education, the topic is especially interesting when a longer term of enrolment means an increase in the consumption of educational activities. Another interesting point could be the relation between term of enrolment and quality. Problematic however is the lack of a general answer to the question whether this relation is positive or negative.
From the point of view of the student his/her term of enrolment is his/her decision and he/she does not like anybody restricting his/her freedom.

Consequently, a good way to meet the goals with respect to this topic is to make the student responsible for the costs involved in a term of enrolment above average and especially consumption above average. So the student aid flow GU should be sufficient for an average student, the tuition flow SU should be relative to the costs per student in relation to the consumption of educational services by the student.

Maintaining and improving the national knowledge infrastructure is an important goal for any government. This means maintaining or increasing participation in higher education, improving the quality of education and research and increasing research activities. This topic is closely related to some topics, mentioned earlier on.

It is evident that the topics mentioned so far are of current interest, but it is not sure that they are equally relevant in the long run. with this restriction in mind, we can summarize the measures discussed so far in the following statements:

- use graduates or success rates to determine the flow GU (allocation model);
- increase flow SU (tuition) and decrease flow GU (allocation model);
- allow the institutions for higher education to determine tuition SU, independent of governmental considerations on student aid GS or on the allocation system GU;
- promise students to change an important part of the loans in SU into grants after graduation.

6. CONCLUDING REMARKS

The present paper has aimed at constructing a framework and formulating criteria to analyze the structure of higher education funding. We have incorporated empirical information and literature on the subject to illustrate the usefulness of framework and criteria.
The framework involves three parties (students, the government and institutions for higher education) and the flows of money between the respective parties and between each party and its environment.

Topics of current interest which may be helpful in bringing about changes in higher education funding, are: increasing participation, limiting costs, shifting attention from retention rate to success rate, term of enrolment and investing in the national knowledge infrastructure.

The reason to produce this paper was to compensate for the lack of excellence in today's funding of higher education. It can also perhaps contribute to(wards) excellence in (European) higher education (in the 90's), the theme of the EAIR-Forum in 1989.
Colleagues from both scientific and managerial environments, are invited to respond with suggestions to improve the approach presented in this paper.

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THE ASSOCIATION OF UNIVERSITIES IN THE NETHERLANDS

The VSNU, the Association of Universities in the Netherlands, was founded on January 18th 1985. It is the umbrella organization of all Dutch universities. Its main objective is to promote mutual consultation and cooperation, thus stimulating a joint vision on the future of academic education and research.
The VSNU promotes the interests of its members and conducts negotiations with the government on university matters.

The initiative to found the association was the universities' reply to government plans to revise the advisory and policy making structures in higher education.
One of the primary characteristics of the new proposition of the government was a strict separation between advisory tasks (to be performed by an independent advisory body) and negotiating tasks (to be performed by the parties concerned).

The foundation of the VSNU was primarily due to a need to provide a negotiating platform for universities. The association has a Governing Board, consisting of representatives of all universities' executive boards and an independent chairman.

There are four Section Boards: Education and Research, Financial Affairs, Personnel and Student Affairs. The Disciplinary Boards were set up for interuniversity negotiations on a disciplinary level, i.e. between similar faculties of different universities. A Student Advisory Committee, consisting of one student per university, advises the other VSNU-bodies on student matters.

The VSNU has its headquarters in Utrecht and employs some 25 people, in charge with the support of the various negotiating bodies. The association also performs an information task on interuniversity negotiations and negotiations between the universities and the Ministry of Education and Science.
Brochures on the VSNU and / or on higher education in the Netherlands are available on request: (31) (30) 334441.

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